NO TRANSFER TAX PAID QUITCLAIM DEED WITH COVENANT

KNOW ALL BY THESE PRESENTS, that PEOPLES HERITAGE SAVINGS BANK, a Corporation organized and existing under the laws of the State of Maine and having a place of business in the City of Portland, County of Cumberland, and State of Maine, for consideration paid, sells, grants, conveys, and forever releases to the UNITED STATES DEPARTMENT OF VETERANS AFFAIRS, with a mailing address of 275 Chestnut St., Manchester NH 04330, the real estate in Waterville, Kennebec County and State of Maine, described as follows:

Certain lots or parcels of land, with the buildings thereon, situated in Waterville, County of Kennebec and State of Maine, bounded and described as follows, to wit:

Being Lots numbered one hundred twenty-two (122), one hundred twenty-three (123), according to a plan of lots at Nelson Heights belonging to the A. F. Hutchinson Land Co., Inc. Said plan being made by Ernest W. Branch, Surveyor, dated August 23, 1920, and recorded in the Kennebec County Registry of Deeds Plan Book 7, Pages 34 and 35.

Said lots taken together measure about sixty (60) feet on Carver Street and have a depth of about one hundred (100) feet; containing about six thousand (6000) square feet, according to said plan.

This conveyance is subject to the condition that no huts or shanties to be erected for living purposes.

PEOPLES HERITAGE SAVINGS BANK acquired title by virtue of an Order and Judgment of Foreclosure and Sale dated March 17, 1999, entered in the Kennebec County Superior Court, Civil Action Docket No. RE-98-49, against the Estate of Richard M. Spaulding Defendant pursuant to the terms of which, the period of redemption having expired, a public sale was duly held on August 5, 1999, at which Grantor herein was the highest bidder. Having complied with all terms of sale, Grantor received a deed of even date herewith to be recorded.

TO HAVE AND TO HOLD the same, together with all the privileges and appurtenances thereunto belonging, to the said United States Department of Veterans Affairs, its successors and assigns forever.

AND the said Peoples Heritage Savings Bank does covenant with the said United States Department of Veterans Affairs, its successors and assigns, that it will WARRANT and DEFEND the premises to the said Grantee, its successors and assigns, forever, against the lawful claims and demands of all persons claiming by, through, or under it.

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IN WITNESS WHEREOF, the said PEOPLES HERITAGE SAVINGS BANK has caused
this instrument to be executed by Christopher Droznick, Collection Manager of Family Bank,
FSB, duly authorized agent for Grantor, this <u>A</u> day of <u>Character</u> , 1999.
SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF: PEOPLES HERITAGE SAVINGS BANK by Family Bank, FSB, its agent By: Christopher Droznick Its Collection Manager
STATE OF MAINE Androscoggin, ss. Dated: (1500), 1999

Then personally appeared the above-named Christopher Droznick and acknowledged the foregoing instrument to be his free act and deed in his said capacity and the free act and deed of said Peoples Heritage Savings Bank.

Besore me,

Notary Public/Attorney at Law Printed Name:

Commission expiration

BOBBIE JO MARCOUX Notary Public, Maine My Commission Expires March 3, 2005

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ATTEST: Launa Buch Money REGISTER OF MEDOS